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## AMENDMENTS TO THE CLAIMS (IF ANY)

The status of the claims, including any amendments, is shown as follows.

1. (Currently Amended) A trade finance automation system, comprising:
an accounts receivable database receiving and storing invoices issued
by one or more prescribed vendors for sales made to specified buyers;
a credit limits database containing various credit limits applicable to

buyers' accounts receivables that are subject to existing third party financing, the credit limits dictated by factors including terms of said third party financing;

a credit limits tester performing substantially real time checking of buyers' invoices in the accounts receivable database to ensure compliance with the credit limits set forth in the credit limits database for said buyers. 15 a credit limits database for providing certain accounts receivable financing limit information related to a particular pro-qualified buyer of a manufacturer, trader, or experter; an invoice data entry system that accesses the credit limits database and flags an Individual invoice to said particular pre-qualified buyer assording 20 to credit limits and accounts receivable financing limits information; and an accounts receivable database connected to receive said individual invoice; wherein, if said individual invoice in the accounts receivable database meets various criteria and is sold to or financed by a financial institution, the 25 credit-limits database is automatically adjusted to reflect an open-account to said-particular-pre-qualified-buyer.

(Currently Amended) The system of Claim 1, wherein the credit limits include credit limits of at least one of the following types: amount of account receivables purchased, credit insurance policy terms, finance agreement terms.
 third party financing includes at least one of the following: credit insurance, finance agreements

wherein-sertain accounts receivable comprise-credit insurance-accounts;
wherein-said-credit-limits comprise-insurance policy-limits; and
wherein-said-various-criteria-comprise-said-credit-insurance policy
criteria.

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3. (Currently Amended) The system of claim 1, wherein at least some of the third party financing comprises insurance provided by third parties, in which case the credit limits applicable to accounts receivables comprises insurance policy limits.

2, wherein invoices are tested to assure compliance with the terms and conditions of an insurance policy whether or not the invoices are purchased or financed.

4. (Currently Amended) The system of Claim 1, wherein at least some of the third party financing comprises purchase of accounts receivables by third parties, in which case the credit limits applicable to accounts receivables comprise amounts of said purchases.

wherein-said credit-limits comprise-limits-defined by financing agreements with financial institutions; and

20 — wherein said various criteria comprise criteria defined by said financing agreements.

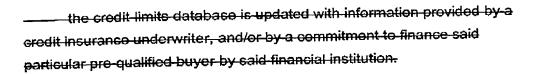
5. (Currently Amended) The system of Claim 1, the vendors being of at least one of the following types: manufacturers, exporters, traders, wherein said invoice data entry system inputs, serts, and processes data provided in various formats to convert said data into a system format; and wherein said invoices and data entry system optionally extracts said data from a data source.

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6. (Currently Amended) The system of claim 1, the credit limits database configured to repeatedly update the credit limits to according to new information from the third parties financiers.

wherein:



- 7. (Currently Amended) The system of claim 1, further comprising: a filter to access the accounts receivable database and identify involces meeting predetermined criteria as to eligibility of the invoices for participation in future third party financing.
- \_\_\_\_a-filter-for providing a user selection of which of any individual invoices

  10 are to be the subject of a sale or financing to said financial institution.
- 8. (Currently Amended) The system of claim 1, further comprising:
  a reports generator to provide reports of at least one of the following
  types: for providing particular information regarding any information stored
  in the accounts receivable database.

invoice aging report, invoice past due report, invoice activity report, invoices sold report, remittance history report, remittance detail report, borrowing base report, exporter credit limits report, country credit limits report, buyer credit limits report, policy premium report.

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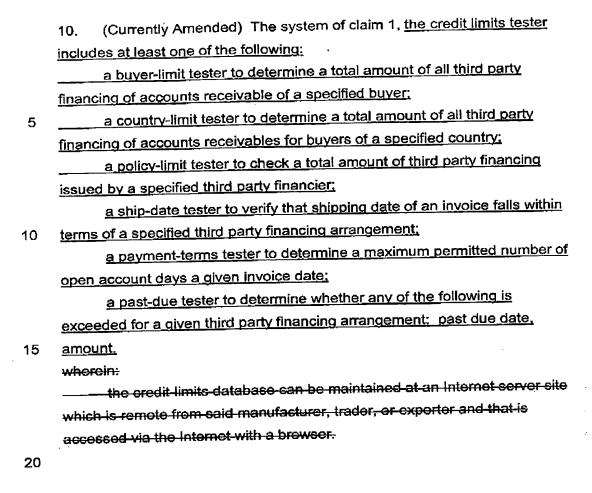
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(Original) The system of claim 1, further comprising:

a payment/credit utility performing substantially real time updating of the credit limits database and accounts receivable database responsive to notification of activities including the following: collections from the specified buyers upon stored invoices, remittances made to financing entities upon stored invoices, third party financing of any previously un-financed invoices.

— a payments and credits utility connected to the accounts receivable database and the credit limits database for providing a collection record and remittance to said financial institution whenever a payment is received from said particular pre-qualified buyer for said individual invoice in the accounts receivable database.



(Currently Amended) The system of claim 1, wherein:

at least one of the following components are implemented at an Internet-accessible server site physically remote from the third party financiers: the accounts receivable database, the credit limits database, the credit limits tester, the payment/credit utility.

the invoice data-entry system-can-be maintained at an Internet server site which is remote from-said manufacturer, trader, or exporter-and that is accessed via the Internet with a browser.

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12. (Currently Amended) The system of claim 1, wherein:
the credit limits database is constructed from data including financing terms supplied by third party financiers.

the accounts receivable database can be maintained at an Internet server site which is remete from said manufacturer, trader, or exporter and that is accessed via the Internet with a browser.

5 13. (Currently Amended) The system of claim 1, further comprising: a vendor-buyer database containing specified types of information about the vendors and buyers;

an add/update module to supplement entry of new invoices with applicable information from the vendor-buyer database.

10 wherein:

the credit-limits-database, the invoice data-entry system, and the accounts receivable database can all be maintained at an Internet server site which is remote from said manufacturer, trader, or experter and that is accessed via the Internet with a browser.

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- 14. (Currently Amended) A client/server multi-user trade finance system for assisting vendors manufacturers, traders, and exporters in providing key trade finance information to finance intermediaries credit insurance underwriters, insurance brokers, and financial institutions that have extended accounts receivable financing, comprising:
- a <u>vendor-buyer</u> <u>manufacturer/trader/exporter and buyer</u> information database, a credit limits information database, an accounts receivable payments and adjustments input system, an eligible invoice filter, a remittances manager, and a report generator;
- 25 wherein one or more components of the trade finance system are programmed to perform operations comprising:

receivable financing arrangement with a finance intermediary, providing real-time rule-checking of invoices according to predetermined rules pertaining to at least one of the following: financing specific limits, buyer limits, country limits;

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responsive to collections being received, freeing credit capacity for particular policies, buyers, and destination countries;

transmitting representative remittances to said financial entities.

- wherein, after a manufacturer/trader/exporter prearranges a credit insurance policy with a credit insurance underwriter and/or financing arrangement with a financial institution, the trade-finance system provides realtime rule-checking of invoices according to policy/ financing agreement, buyer, and destination country limits, and as collections are received-credit
   capacity is freed up for particular policies, buyers, and destination countries. Remittances are immediately sent to said financial institution.
  - 15. (Currently Amended) An Internet-based trade finance automation system, comprising:

an Internet server based on a database engine with a plurality of stored procedures and a data repository;

a credit-limits database included in said data repository for providing certain accounts receivable financing limit information related to a particular pre-qualified buyer of a <u>vendor</u>; manufacturer, trader, or exporter;

an invoice data entry system included as one of said stored procedures and that accesses the credit-limits database and flags an individual invoice to said particular pre-qualified buyer according to said accounts receivable financing limit information; and

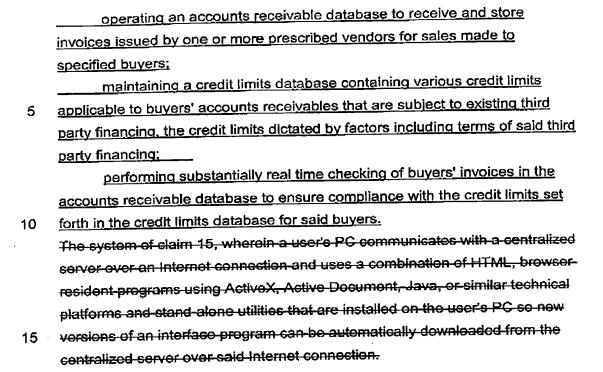
an accounts receivable database included in said data repository connected to receive said individual invoice;

wherein, if said individual invoice in the accounts receivable database meets the credit insurance policy/financing agreement criteria and is sold to or financed by a financial institution, the credit-limits database is automatically adjusted to reflect an open account to said particular pre-qualified buyer.

(Currently Amended) A trade finance automation process, comprising:

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- 17. (Currently Amended) The method of claim 16, wherein the credit limits include credit limits of at least one of the following types: amount of account receivables purchased, credit insurance policy terms, finance agreement terms.

  The system of claim 15, wherein a database engine is installed on a user's PC
- The system of claim 19, wherein a database engine is installed of a assist of an analysis of a assist of and a central server includes a data-repository, and an Internet connection, and client data can be upleaded to the central server and thereafter passed to financial institutions and underwriters.
- 18. (Currently Amended) The method of claim 16, wherein at least some of the third party financing comprises at least one of the following:

insurance provided by third parties, in which case the credit limits applicable to accounts receivables comprises insurance policy limits.

purchase of accounts receivables by third parties, in which case the credit limits applicable to accounts receivables comprise amounts of said purchases.

The system of claim 15, wherein a primary Web location is connected to a fall back secondary location via a point to point connection so data synchronization can be constantly provided, and a web-site availability monitor allows an adjustment of routing tables associated with a primary logon web-site presence, and a primary web-server responds to client logons and directs traffic and interactions with one of several primary client servers 616-618-physically located nearby.

- 19. (Currently Amended) The method of claim 16, further comprising:

  accessing the accounts receivable database and identifying invoices

  meeting predetermined criteria as to eligibility of the invoices for participation
  in future third party financing.

  The system of claim 18, further wherein a fall back logen web site presence is
  physically associated with several fallback severs, and said point to point

  connection allows the primary logen web site presence to directly assess the
  fallback severs.
- 20. (Currently Amended) The method of claim 16, further comprising:

  generating reports of at least one of the following types: invoice aging
  report, invoice past due report, invoice activity report, invoices sold report,
  remittance history report, remittance detail report, borrowing base report,
  exporter credit limits report, country credit limits report, buyer credit limits
  report, policy premium report.

  The system of claim 19, further wherein said point to point connection allows
  the fallback logen web-site presence to directly-access the primary client
  severs.
- 21. (Currently Amended) The method of claim 16, further comprising:

  performing substantially real time updating of the credit limits database

  and accounts receivable database responsive to notification of activities

  including the following: collections from the specified buyers upon stored

  invoices, remittances made to financing entities upon stored invoices, third

  party financing of any previously un-financed invoices."

  The system of claim 20, further comprising:

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- a fallback web-site-availability monitor that allows an adjustment of routing tables-associated with the fallback logen web-site-presence.
- 22. (Currently Amended) The method of claim 16, the credit limits tester includes at least one of the following:
  - a buyer-limit tester to determine a total amount of all third party financing of accounts receivable of a specified buyer;
  - a country-limit tester to determine a total amount of all third party financing of accounts receivables for buyers of a specified country;
- 10 a policy-limit tester to check a total amount of third party financing issued by a specified third party financier;
  - a ship-date tester to verify that shipping date of an invoice falls within terms of a specified third party financing arrangement;
  - a payment-terms tester to determine a maximum permitted number of open account days a given invoice date;
    - a past-due tester to determine whether any of the following is exceeded for a given third party financing arrangement: past due date, amount.
  - The system of claim 20, wherein as any primary server becomes unavailable, clients are automatically redirected to a matching backup-server